

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16–19302–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Melissa Panniel
43 Sherbrooke Road
Ewing, NJ 08638

Social Security No.:
xxx–xx–8681

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 4/13/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: April 13, 2022
JAN: dmi

Jeanne Naughton
Clerk

In re:
Melissa Panniel
Debtor

Case No. 16-19302-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 13, 2022

Form ID: 148

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2022:

Recip ID	Recipient Name and Address
db	+ Melissa Panniel, 43 Sherbrooke Road, Ewing, NJ 08638-2416
aty	+ Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, NJ 19103-1814
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 750 Third Avenue, Suite 923, New York, NY 10017-2703
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
516174070	Chase Auto, P.O. Box 901003, Columbus, OH 43224
516405145	#+ HSBC BANK USA, NATIONAL ASSOCIATION AS TRU, ET AL., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
518466461	+ HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516174073	+ N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800
516174076	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518133278	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518133279	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516174077	+ Transnatl, 1162 St Georges Av, Avenel, NJ 07001-1263
516252381	US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 13 2022 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 13 2022 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: DRIV.COM	Apr 14 2022 00:23:00	Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
516174069	+ EDI: AAEO.COM	Apr 14 2022 00:23:00	Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
516387236	EDI: DIRECTV.COM	Apr 14 2022 00:23:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
516301949	EDI: AIS.COM	Apr 14 2022 00:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516174072	+ EDI: CITICORP.COM	Apr 14 2022 00:23:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
516174071	EDI: JPMORGANCHASE	Apr 14 2022 00:23:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
516243093	EDI: JPMORGANCHASE	Apr 14 2022 00:23:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX

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516245128	EDI: JPMORGANCHASE	Apr 14 2022 00:23:00	76101-2032 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
516228341	EDI: DRIV.COM	Apr 14 2022 00:23:00	Santander Consumer USA, Attn: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
516174075	+ EDI: DRIV.COM	Apr 14 2022 00:23:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
516174078	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 13 2022 20:20:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
516174079	+ EDI: VERIZONCOMB.COM	Apr 14 2022 00:23:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
517384006	+ EDI: WFFC.COM	Apr 14 2022 00:23:00	Wells Fargo Bank, N.A., Default Document Processing, Mac# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
516174080	+ EDI: WFFC.COM	Apr 14 2022 00:23:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516174074		N J L & P S Credit Un
lm	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Candyye Ilene Smith-Sklar	on behalf of Debtor Melissa Panniel mail@njpalaw.com r56958@notify.bestcase.com

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Craig Scott Keiser

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 craig.keiser@law.njoag.gov

Craig Scott Keiser

on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 craig.keiser@law.njoag.gov

Elizabeth L. Wassall

on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

James Patrick Shay

on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 shay@bbs-law.com, jpshay@gmail.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 12